

Accidental injury and emergency services



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If you are a planner whose daily life is run by a perfect schedule, then you may not like the subject we are going to discuss in this article. The subject for this month is “accidental injury and emergency services.” Unfortunately, accidents and medical emergencies do happen. You can’t plan when they will happen; you can’t practice or prepare your reaction; and you definitely won’t know how much money they will cost you. As a result, the extra money you put back for a summer vacation, a new car, or (you fill in the blank) will now be spent on an unexpected incident that wasn’t on your calendar or financial plan.

So, why am I talking about this? In the NALC Health Benefit Plan’s 2013 Brochure, Section 5(d) Emergency Services/Accidents, we discuss matters related to this topic. I would like to remind you of this and point you in the direction of this information, in case the need arises.

Let’s start with the definitions listed in the brochure:

- **What is an accidental injury?** An accidental injury is a bodily injury sustained solely through violent, external and accidental means.
- **What is a medical emergency condition?** A medical emergency condition is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical care. Medical emergency conditions, if not treated promptly, might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life threatening, such as heart attacks, strokes, poisonings, gunshot wounds or sudden inability to breathe. There are many other acute conditions that are medical emergencies—what they all have in common is the need for quick action to avoid bodily injury, serious impairment to bodily functions, or serious dysfunction of any bodily organ.
- **What are medical emergency services?** If you have a medical emergency condition, medical emergency services include a medical screening examination that is within the capability of the emergency department of a hospital, ancillary services routinely available to the emergency department to evaluate a medical emergency condition, further medical ex-

amination and treatment within the capabilities of the emergency facility, and stabilization of the emergency condition.

Now, let’s talk about our benefits:

- **Accidental Injury**—If you receive care within 72 hours after your accidental injury, we cover: related nonsurgical treatment, including office or outpatient services and supplies, related surgical treatment, limited to simple repair of a laceration (stitching of a superficial wound) and immobilization by casting, splinting, or strapping of a strain, sprain, or fracture. Also included in the accidental injury benefit, we cover local professional ambulance service to an outpatient hospital when medically necessary. **Your liability:** PPO—Nothing (no deductible); Non-PPO—Nothing and the difference, if any, between the Plan allowance and the billed amount (no deductible).
- **Medical Emergency**—If you receive care for an outpatient hospital medical emergency service relating to a medical emergency condition. **Your liability:** PPO—15 percent of the Plan allowance (deductible applies); Non-PPO—15 percent of the Plan allowance and the difference, if any, between our allowance and the billed amount (deductible applies).
- **Professional Services of Physicians and Urgent Care Centers**—If you receive professional services from physicians or urgent care centers for a medical emergency condition (example: office or outpatient visits/office and outpatient consultations). **Your liability:** PPO—\$20 copayment per visit (no deductible); Non-PPO—30 percent of the Plan allowance and the difference, if any, between our allowance and the billed amount (deductible applies).

Although I hope your perfect schedule is never changed by any of the above events, I do encourage you to review our official brochure and become familiar with the “Emergency Services/Accidents” section. In a moment of panic, it will be to your advantage to know your benefits.

* If services are received after 72 hours, non-accidental benefits will apply.
** Any surgical procedure (except what is listed above under accidental) will fall under the surgical service section in 5(b) of the official 2013 brochure.

*** For inpatient hospital benefits related to an accidental injury, please see section 5 (c) of the official 2013 brochure.

**** For all accidental dental benefits, please see section 5(g) of the official 2013 brochure.

***** Please remember that all benefits are subject to the definitions, limitation, and exclusions in the official brochure and are only payable when the Plan determines they are medically necessary.